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(Official Form 1)(12/03)

FORM B1			Voluntary Petition				
Name of Debtor (if individual, enter Las <b>Dwire, Linda Sara</b>	t, First Middle):			Name of Joint Debto	or (Spouse) (if individ	dual, en	ter Last, First Middle):
All Other Names used by the Debtor in (include married, maiden, and trade na				All Other Names use (include married, ma	ed by the Joint Debto aiden, and trade nam		last 6 years
Last four digits of Soc. Sec. No. / Comone, state all):  xxx-xx-2385	olete EIN or other Tax I.I	D. No (if more than		Last four digits of So one, state all):	oc. Sec. No. / Compl	ete EIN	or other Tax I.D. No (if more than
Street Address of Debtor (No. and Stre 8969 CR 156 Kaufman, TX 75142	et, City, State and Zip C	ode):		Street Address of Jo	oint Debtor (No. and	Street,	City, State and Zip Code):
County of Residence or of the Principal <b>Kaufman</b>	I Place of Business:			County of Residence	e or of the Principal I	Place of	Business:
Mailing Address of Debtor (if different for the second sec		n street address abov	ve):	Mailing Address of J	loint Debtor (if differe	ent from	street address):
	Information Re	egarding the l	Debto	r (Check the A	Applicable Bo	xes)	
Venue (Check any applicable  ☑ Debtor has been domiciled preceding the date of this pe  ☐ There is a bankruptcy case	or has had a residence tition or for a longer	part of such 180	days tha	an in any other Di	strict.		or 180 days immediately
Type of Debtor  ✓ Individual(s)  ☐ Corporation  ☐ Partnership  ☐ Other	☐ Comi	,		th  Chapter 7  Chapter 9	Section of Bank e Petition is File Ch Ch - Case ancillary t	ed (C napter napter	11
Nature of Debts (Check one box)  ☐ Consumer/Non-Business ☐ Business ☐ Business ☐ Full Filing Fee attached ☐ Filing Fee attached ☐ Filing Fee to be paid in installments (and the sum of the considered a small business under ☐ Debtor is & elects to be considered a small business under ☐ Recommendation of the considered a small business under ☐ Chapter 11 Small Business (Check all boxes that apply) ☐ Filing Fee to be paid in installments (and the considered a small business under) ☐ Chapter 11 Small Business (Check all boxes that apply) ☐ Filing Fee (Check all boxes) ☐ Filing Fee attached ☐ Filing Fee attached ☐ Filing Fee attached ☐ Filing Fee to be paid in installments (and the considered application for the considered a small business under)						(Applicable to individuals only) ne court's consideration	
11 U.S.C. § 1121(e) (Optional)  Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.							PACE IS FOR COURT USE ONLY
Estimated Number of Creditors		5-49 50-99 ✓ □	100-		1000-Over		
Estimated Assets \$0 to \$50,001 to \$100,0 \$50,000 \$100,000 \$500   Estimated Debts	,000 \$1 million		0,000,00° \$50 million	1 to \$50,000,001 to n \$100 million	More than \$100 million		
\$0 to \$50,001 to \$100,0 \$50,000 \$100,000 \$50	,000 \$1 million		0,000,00 <sup>2</sup> 50 million	1 to \$50,000,001 to n \$100 million	More than \$100 million		

Case 05-82965-hdh7 Doc 1 Filed 10/10/05 Entered 10/10/05 16:53:35 Page 2 of 34

(Official Form 1)(12/03) FORM B1, Page 2 Name of Debtor(s): Linda Sara Dwire **Voluntary Petition (page 2)** (This page must be completed and filed in every case) Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: Plano, Texas 95-42120-A 10/9/1995 Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A I declare under penalty of perjury that the information provided in this petition is (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) [If petitioner is an individual whose debts are primarily consumer debts and has of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) chosen to file under chapter 7] I am aware that I may proceed under chapter 7, Exhibit A is attached and made a part of this petition. 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Exhibit B I request relief in accordance with the chapter of title 11, United States Code, (To be completed if debtor is an individual whose debts are primarily consumer specified in this petition. debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and X /s/ Linda Sara Dwire have explained the relief available under each such chapter. Linda Sara Dwire X /s/ Jenny C. Parks 10/10/2005 Jenny C. Parks Date **Exhibit C** Telephone Number (If not represented by an attorney) Does the debtor own or have possession of any property that poses or is alleged to 10/10/2005 pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney  $\overline{\mathbf{A}}$ X /s/ Jenny C. Parks Signature of Non-Attorney Petition Preparer Jenny C. Parks Bar No. 24002066 I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Law Office of Jenny C. Parks P. O. Box 886 Crandall, TX 75114 Printed Name of Bankruptcy Petition Preparer Phone No.(972) 427-8888 Fax No.(972) 472-3888 Social Security Number 10/10/2005 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address the debtor. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 10/10/2005

Date

imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
8969 CR 156 Kaufman, Texas 75142 1 Acre	Fee Simple	W	\$12,000.00	\$0.00

Total: \$12,000.00

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Dallas, Texas Account No. 306091970	W	\$30.13
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Living Room: Sofa, Coffee Table, (2) End Tables, (3) Lamps, (2) Television, DVR, Books & Computer	W	\$645.00
ечиртет.		Kitchen & Dining Room: Refrigerator, Dishwasher, Microwave, Dishes, Glasses, Cookware & Small Appliances	W	\$405.00
		Bedroom: Bed, Dresser, Chest, (2) Night Stand, (4) Lamps, Side Table, Office Desk, Towels & Linens	W	\$380.00
		Garage & Utility Room: (2) Lawn Mower, Garden Tools, Hand Tools, Washer & Dryer	W	\$485.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Debtor's Clothing	w	\$170.00
7. Furs and jewelry.		Jewelry	W	\$135.00
			Total >	\$2,250.13

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

Total >

\$34,223.05

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Exercise Equipment & Above Ground Pool	w	\$275.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Cheasapeake (Casket Policy)	W	\$3,500.00
10. Annuities. Itemize and name each issuer.	x			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Fidelity Investments (401K)	W	\$28,197.92
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevy Monte Carlo	w	\$14,426.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
	Ш	Tota	   >	\$48,649.05

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

Total >

\$76,649.05

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.		1988 28'x52' Redman Mobile Home	W	\$28,000.00

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
8969 CR 156 Kaufman, Texas 75142 1 Acre	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	100%	\$12,000.00
Living Room: Sofa, Coffee Table, (2) End Tables, (3) Lamps, (2) Television, DVR, Books & Computer	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$645.00	\$645.00
Kitchen & Dining Room: Refrigerator, Dishwasher, Microwave, Dishes, Glasses, Cookware & Small Appliances	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$405.00	\$405.00
Bedroom: Bed, Dresser, Chest, (2) Night Stand, (4) Lamps, Side Table, Office Desk, Towels & Linens	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$380.00	\$380.00
Garage & Utility Room: (2) Lawn Mower, Garden Tools, Hand Tools, Washer & Dryer	Texas Property Code §§ 42.001(a), 42.002(a)(1)	\$485.00	\$485.00
Debtor's Clothing	Texas Property Code §§ 42.001(a), 42.002(a)(5)	\$170.00	\$170.00
Jewelry	Texas Property Code §§ 42.001(a), 42.002(a)(6)	\$135.00	\$135.00
Exercise Equipment & Above Ground Pool	Texas Property Code §§ 42.001(a), 42.002(a)(8)	\$275.00	\$275.00
Cheasapeake (Casket Policy)	Texas Ins. Code art. 21.22, § 1	100%	\$3,500.00
		\$17,995.00	\$17,995.00

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

	Continuation Sheet No. 1	1	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Fidelity Investments (401K)	Texas Property Code § 42.0021	100%	\$28,197.92
2003 Chevy Monte Carlo	Texas Property Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$14,426.00
1988 28'x52' Redman Mobile Home	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	100%	\$28,000.00
		\$46,192.92	\$88,618.9

CASE NO			
		(If Known)	
	_		

CHAPTER **7** 

# SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

			<del> </del>					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx1110			DATE INCURRED: 11/2003 NATURE OF LIEN:					
American General Finance Terrell Plaza 111 State Highway 205, Ste. 102 Terrell, TX 75160-2360		w	Security Agreement COLLATERAL: 1988 28'x52' Redman Mobile Home REMARKS:				\$43,852.26	\$15,852.26
			COLLATERAL VALUE: \$28,000.00	+				
ACCT #: <b>531</b>			DATE INCURRED: 2005 NATURE OF LIEN:					
Kaufman County Tax A/C P. O. Box 339 Kaufman, TX 75142	-	w	Property Taxes COLLATERAL: 1988 28'x52' Redman Mobile Home REMARKS:				\$271.39	
			***************************************					
ACCT #: xxxxxxxxxx7944	$\vdash$		COLLATERAL VALUE: \$28,000.00  DATE INCURRED: 04/2003	+				
Primus Financial Service P.O. Box 55000 Department 193401 Detroit, MI 48255-1939	-	w	NATURE OF LIEN: Security Agreement COLLATERAL: 2003 Chevy Monte Carlo REMARKS:				\$21,059.50	\$6,633.50
			COLLATERAL VALUE: \$14,426.00	+				
No continuation sheets attached Total for this Page (Subtotal) > \$65,183.15 \$22,485.76								
continuation sheets attache	ed		Running				\$65,183.15	\$22,485.76
								• •

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
Certain farmers and fishermen  Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
Deposits by individuals  Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
Alimony, Maintenance, or Support  Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
tcontinuation sheets attached

CASE NO	
·	(If Known)

CHAPTER 7

# SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	TYPE OF PRIORITY	Admin	istr	ative	allowances					
CREDITOR'S NAM INCLU	1E AND MAILING ADD DING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Jenny C. Parks, P. O. Box 886 Crandall, TX 75				1	DATE INCURRED: 09/29/2005 CONSIDERATION: Attorney Fees REMARKS:				\$500.00	\$500.00
L		ļ		<u> </u>	Total for this Page (Su Runnin			- 1	\$500.00 \$500.00	\$500.00 \$500.00

CASE NO		
•	(If Known)	

CHAPTER 7

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

	u0 11		sultors flolding drisecured floripflority claims to re	port	011	00.	ileduie i .
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 9595 Action Card-Mastercard P.O. Box 790211 St. Louis, MO 63179-0211		w	DATE INCURRED: 07/21/2005 CONSIDERATION: Miscellaneous Debt REMARKS:				\$1,420.88
ACCT #: xxxx-xxxx-xxxx-4577  Action Card-Visa P.O. Box 790211 St. Louis, MO 63179-0211		w	DATE INCURRED: 07/29/2005 CONSIDERATION: Miscellaneous Debt REMARKS:				\$1,309.35
ACCT #: xxxxxxxx1121  American General Finance Terrell Plaza 111 State Highway 205, Ste. 102 Terrell, TX 75160-2360		w	DATE INCURRED: 11/19/2004 CONSIDERATION: Consolidation Loan REMARKS:				\$11,221.57
ACCT #: xxxx-xxxx-2412  Dillards P.O. Box 4599  Carol Stream, IL 60197-4599		w	DATE INCURRED: 07/15/2005 CONSIDERATION: Miscellaneous Credit Card Purchases REMARKS:				\$611.03
ACCT #: xxx-xx-1749  Foley's P. O. Box 94508 Cleveland, OH 44101-4508		w	DATE INCURRED: 07/15/2003 CONSIDERATION: Miscellaneous Credit Card Purchases REMARKS:				\$473.62
ACCT #: xxxx xxxx xxxx 3335  Home Depot Credit Services P.O. Box 689100  Des Moines, IA 50368		w	DATE INCURRED: 07/05/2005 CONSIDERATION: 07/05/2005 Miscellaneous Credit Card Purchases REMARKS:				\$3,426.90
ACCT #: xxxx-xxxx-vxxx-0557  Orchard Bank/HSBC Card Service P.O. Box 60102 City of Industry, CA 91716-0102		w	DATE INCURRED: 08/03/2005 CONSIDERATION: Miscellaneous Debt REMARKS:				\$887.68
A continuential about attacks of			Total for this Page (Subtota	ıl) >			\$19,351.03
1continuation sheets attached			Running Tot	al >			\$19,351.03

CASE NO		
	(If Known)	

CHAPTER 7

Running Total >

\$24,651.94

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 7530-007968  Recreational Factory Warehouse Wells Fargo Financial National Bank P.O. Box 94498 Las Vegas, NV 89193-4498		w	DATE INCURRED: 08/03/2005 CONSIDERATION: Miscellaneous Credit Card Purchases REMARKS:				\$898.69
ACCT #: 21551890  Wells Fargo Financial 1900 Oats Dr., Ste. 134  Mesquite, TX 75150		w	DATE INCURRED: 07/05/2005 CONSIDERATION: Miscellaneous Debt REMARKS:				\$1,174.00
ACCT #: xxxx-xxxx-0347 Wells Fargo-Visa P.O. Box 98751 Las Vegas, NV 89193-8751		w	DATE INCURRED: CONSIDERATION: Miscellaneous Credit Card Purchases REMARKS:				\$2,000.82
ACCT #: xxxx-xxxx-1760 WFNNB-Bealls P.O. Box 659465 San Antonio, TX 78265-9465		w	DATE INCURRED: CONSIDERATION: Miscellaneous Credit Card Purchases REMARKS:				\$647.27
ACCT #: 922-107-941 WFNNB/Lane Bryant Retail P.O. Box 659728 San Antonio, TX 78265-9728		w	DATE INCURRED: CONSIDERATION: 07/29/2005 Miscellaneous Credit Card Purchases REMARKS:				\$580.13

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SCHEDULE H (CODEBTORS)**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CREDITOR

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Depe	endents of De	btor and Spous	se (Names, Ag	jes and Relationship	s)
Status N	ame	Age	Relationship	Name	Age	Relationship
I .	A. Dwire Slatton	31 Years D	aughter randdaughter			
Olligic   D.	olation	TT TCal3 O	randdaugntei			
Employment I	Debtor			Spouse		
	perations Assistant					
Name of Employer O	mnicom Manageme	nt Service				
How Long Employed 10	Years & 6 Months					
Address of Employer 19	999 Bryan St., Ste.	3200				
D	allas, TX 75201					
Lncome: (Estimate of averag	e monthly income)				DEBTOR	SPOUSE
Current monthly gross wages,		ns (prorate if n	ot paid monthly)		\$2,937.50	<u> </u>
stimated monthly overtime					\$72.76	
SUBTOTAL				Г	\$3,010.26	
ESS PAYROLL DEDUCTION				_		
A. Payroll taxes (includes	social security tax if B	is zero)			\$406.01	
B. Social Security Tax					\$223.90	
C. Medicare					\$0.00	
D. Insurance					\$88.08	
E. Union dues					\$0.00	
F. Retirement					\$201.33	
G. Other (specify) Parkin	g				\$38.00	
					\$0.00	
					\$0.00	
					\$0.00	
K. Other (specify)					\$0.00	
SUBTOTAL OF PAYROLI	LDEDUCTIONS				\$957.32	
TOTAL NET MONTHLY TAKE				L	\$2,052.94	
Regular income from operation	of business or profes	sion or farm (a	ttach detailed st	mt)	\$0.00	
ncome from real property					\$0.00	
nterest and dividends					\$0.00	
limony, maintenance or support that of the dependents listed		to debtor for th	e debtor's use c	r	\$0.00	
Social Security or other govern	ment assistance (spe	cify)			\$0.00	
Pension or retirement income					\$0.00	
Other monthly income (specify	below)				_	
1					\$0.00	
					\$0.00	
3					\$0.00	
TOTAL MONTHLY INCOM	E				\$2,052.94	

TOTAL COMBINED MONTHLY INCOME \$2,052.94

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

	Check this box if a joint petition is filed and debtor's spouse maintains a separate household.	If box is checked,	complete a separa	ate
_	schedule of expenditures labeled "Spouse."			

Rent or home mortgage payment (include lot rental for mobile home)  Are real estate taxes included?  Yes No  Is property insurance included?  Yes No	\$275.00
Utilities: Electricity and heating fuel Water and sewer	\$50.00
Telephone Other: Health & Beauty Aids	\$35.00 \$25.00
Home maintenance (repairs and upkeep) Food Clothing	\$35.00 \$360.00 \$20.00
Laundry and dry cleaning  Medical and dental expenses (not covered by insurance)  Transportation (not including car payments)	\$50.00 \$36.00 \$325.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$2.00
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life	\$35.00 \$69.16
Health Auto Other:	\$85.30
Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Taxes	\$26.00
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)  Auto: Other: Other: Other:	\$512.11
Alimony, maintenance, and support paid to others:  Payments for support of add'l dependents not living at debtor's home:  Regular expenses from operation of business, profession, or farm (attach detailed statement)  Other: See attached personal expenses  Other:	\$99.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,039.57
IFOR CHAPTER 12 AND 13 DERTORS ONLYI	

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

(interval)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
School Lunches Vet Cable		\$15.00 \$33.00 \$51.00
	Total >	\$99.00

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$12,000.00		
B - Personal Property	Yes	4	\$76,649.05		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$65,183.15	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$24,651.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,052.94
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,039.57
Total Numbe of ALL	er of Sheets Schedules	17			
	Total	Assets >	\$88,649.05		
			Total Liabilities >	\$90,335.09	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my ki	
Date 10/10/2005	Signature /s/ Linda Sara Dwire Linda Sara Dwire
Date	Signature
	Ilf joint case, both shouses must sign 1

IN RE: Linda Sara Dwire CASE NO

CHAPTER

# STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE (if more than one) \$33,242.00 Debtor's Employment- 2003

\$33,194.00 Debtor's Employment- 2004

\$25,280.00 Debtor's Employment- 2005 (Approx.)

#### 2. Income other than from employment or operation of business

None  $\sqrt{\phantom{a}}$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None 

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DATES OF** 

2005

NAME AND ADDRESS OF CREDITOR **American General Finance** Terrell Plaza 111 State Highway 205, Ste. 102 Terrell, TX 75160-2360

**PAYMENTS AMOUNT PAID** July 2005 \$232.61 August 2005 September

AMOUNT STILL OWING

\$43,852.26

None  $\sqrt{\phantom{a}}$ 

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\square$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  $\square$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

# None

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Salvation Army RELATIONSHIP TO
DEBTOR, IF ANY DATE OF GIFT
2005

DESCRIPTION AND VALUE OF GIFT Clothes \$21.00

#### 8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

09/29/2005 \$500.00

NAME AND ADDRESS OF PAYEE Jenny C. Parks, Attorney P. O. Box 886 Crandall, TX 75114

Debt Options 09/01/2005 \$464.95

#### 10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

#### None

#### 11. Closed financial accounts

 $\overline{\mathbf{Q}}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{A}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

 $\overline{\mathbf{V}}$ 

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None

✓

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4 20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,  $\checkmark$ and the dollar amount and basis of each inventory. None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.  $\square$ 21. Current Partners, Officers, Directors and Shareholders None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.  $\overline{\mathbf{A}}$ None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,  $\overline{\mathbf{A}}$ controls, or holds 5 percent or more of the voting or equity securities of the corporation. 22. Former partners, officers, directors and shareholders None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the  $\sqrt{\phantom{a}}$ commencement of this case. None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately  $\sqrt{\phantom{a}}$ preceding the commencement of this case. 23. Withdrawals from a partnership or distributions by a corporation None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any  $\sqrt{\phantom{a}}$ form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. 24. Tax Consolidation Group None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group  $\overline{\mathbf{A}}$ for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the

# 25. Pension Funds

None

✓

case.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

## DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

attachments thereto, consisting of6	sheets, and th	at they are true and correct.
Date 10/10/2005	Signature	/s/ Linda Sara Dwire
	of Debtor	Linda Sara Dwire
Date 10/10/2005	Signature	
	of Joint Debt	or
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

Detroit, MI 48255-1939 xxxxxxxxxx7944

## a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY		CREDITOR'S NAME			
None					
b. Property to Be Retained. (Check any applicable statement).					
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
1988 28'x52' Redman Mobile Home	American General Finance Terrell Plaza 111 State Highway 205, Ste. 102 Terrell, TX 75160-2360 xxxxxxxxx1110			Ø	
1988 28'x52' Redman Mobile Home	Kaufman County Tax A/C P. O. Box 339 Kaufman, TX 75142 531			$\square$	
2003 Chevy Monte Carlo	Primus Financial Service P.O. Box 55000 Department 193401				

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Date 10/10/2005	Signature /s/ Linda Sara Dwire Linda Sara Dwire		
Date	Signature		
CERTIFICATE OF SERVICE			
Intention was mailed or otherwise served to the Chapt	and correct copy of the foregoing Chapter 7 Individual Debtor's Statement of ter 7 Trustee, the secured creditors as listed on Schedule D, the United States be required by B.R. 1007 and applicable local bankruptcy rules.		
Date 10/10/2005	/s/ Jenny C. Parks Jenny C. Parks		

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

## Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this 10th	day of October	
/s/ Linda Sara Dwire		
Linda Sara Dwire		

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

	DISCLOSURE OF COM	PENSATION OF ATTORNE	Y FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and hat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:	_	\$1,000.00	
	Prior to the filing of this statement I have receive	l: _	\$500.00	
	Balance Due:	_	\$500.00	
2.	The source of the compensation paid to me was			
	☑ Debtor ☐ Other (sp	ecity)		
3.	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (sp	ecify)		
4.	I have not agreed to share the above-disclosus associates of my law firm.	ed compensation with any other per	son unless they are members and	
	☐ I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.			
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
6.	By agreement with the debtor(s), the above-disc	osed fee does not include the followi	ng services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	10/10/2005	/s/ Jenny C. Parks		
	Date	Jenny C. Parks Law Office of Jenny C. Parks P. O. Box 886 Crandall, TX 75114 Phone: (972) 427-8888 / Fax: (972)	Bar No. 24002066 2) 472-3888	

IN RE: Linda Sara Dwire CASE NO

CHAPTER 7

# **VERIFICATION OF MAILING LIST**

In accordance with Local Rule 1002, the above named Debtor hereby verifies that the attached list of creditors is

rue and correct to the best of my knowledge. I also ce	•	
[ ] is the first mailing list filed in this case.		
[ ] adds entities not listed on previously filed mailing list(s).		
[ ] changes or corrects names and address on pre	eviously filed mailing lists.	
40/40/2005		
Date 10/10/2005	Signature /s/ Linda Sara Dwire Linda Sara Dwire	
2-4-	Cinn ature	
Date	Signature	

/s/ Jenny C. Parks

Jenny C. Parks 24002066 Law Office of Jenny C. Parks P. O. Box 886 Crandall, TX 75114 (972) 427-8888 Action Card-Mastercard P.O. Box 790211 St. Louis, MO 63179-0211

Action Card-Visa P.O. Box 790211 St. Louis, MO 63179-0211

American General Finance Terrell Plaza 111 State Highway 205, Ste. 102 Terrell, TX 75160-2360

Dillards P.O. Box 4599 Carol Stream, IL 60197-4599

Foley's P. O. Box 94508 Cleveland, OH 44101-4508

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368

Internal Revenue Service Special Procedures 1100 Commerce Street Dallas, Texas 75242

Kaufman County Tax A/C P. O. Box 339 Kaufman, TX 75142

Orchard Bank/HSBC Card Service P.O. Box 60102 City of Industry, CA 91716-0102 Primus Financial Service P.O. Box 55000 Department 193401 Detroit, MI 48255-1939

Recreational Factory Warehouse Wells Fargo Financial National Bank P.O. Box 94498 Las Vegas, NV 89193-4498

United States Attorney 1100 Commerce Room 16G28 Dallas, TX 75242-1049

Wells Fargo Financial 1900 Oats Dr., Ste. 134 Mesquite, TX 75150

Wells Fargo-Visa P.O. Box 98751 Las Vegas, NV 89193-8751

WFNNB-Bealls P.O. Box 659465 San Antonio, TX 78265-9465

WFNNB/Lane Bryant Retail P.O. Box 659728 San Antonio, TX 78265-9728

William T. Neary United States Trustee 1100 Commerce Street, Room 9C60 Dallas, TX 75242